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ABSTRACT

This competency-based preservice home economics teacher education module on the relationship between spending patterns and interpersonal relationships is the second in a set of five modules on consumer education related to human development. (This set is part of a larger series of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objectives and overview, four units of instruction are presented: (1) your values as expressed through your spending habits (includes lessons on personal value systems and de jure and de facto values); (2) changing values of individuals and society and their effect on interpersonal relationships (includes lesson on societal and individual values); (3) economic design-making and interpersonal relationships (includes a lesson on spending patterns in varied individual and group relationships); and (4) goals and spending patterns in various socioeconomic groups (includes one lesson). Each lesson generally includes the following elements: narrative summary, suggested activities, suggested resources, and a progress test. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

HUMAN DEVELOPMENT

MODULE I-E-2 THE RELATIONSHIP BETWEEN SPENDING PATTERNS AND INTERPERSONAL RELATIONSHIPS

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1978

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CE 019 921

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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THE RELATIONSHIP BETWEEN SPENDING PATTERNS AND INTERPERSONAL RELATIONSHIPS

Module Objectives

The MATCHE student will be able to prepare a sequential instructional outline for describing factors which influence how individuals develop life styles and the relationship of these life styles, particularly to the allocation of income (to maintain or achieve that life style), to the interpersonal relationships between individuals, their families, and other persons in their life space.

The MATCHE student will be able to identify factors which affect individual, family, and/or societal values and will be able to state how existing values and a change in those values might be reflected in spending patterns, personal or family goals, and/or interpersonal relationships.

Module Overview

Many factors go into the development of an individual's life style. Few individuals or family units ever systematically examine the ways their spending patterns reflect their values nor do they see how these values, expressed as they are in spending habits, affect the interrelationships of persons living in their life space.

Changes in values often are followed by shifts in spending habits, and these shifts can create friction within living units unless shifts in values and spending habits are understood and accepted by all involved.

Most important, many persons feel they have little or not control over the money they spend when, in fact, they have expended this control in constricting past decisions based on past short-term goals.

To understand this relationship between personal spending, life style, and interpersonal relationships, you must be aware of the factors which affect the individual, family, and/or societal values. You should also have a clear picture of how money is spent within your own life style and how these spending patterns express our values. Larger societal values affect and help determine our life styles, and it is important to systematically understand how changes in these broad societal values can put pressures on our spending habits and value structures. Changes in any of these value systems will almost certainly be reflected in the spending patterns needed to maintain a desired life style, and these changes will affect interpersonal relationships within the individual's life space.

The purpose of this module is to identify the relationship between spending patterns and interpersonal relationships.

The module is divided into four units.

The first unit is designed to give you an analysis of your own spending habits and how these spending patterns reflect your values as a person.

The second unit is intended to introduce you to the interrelationship of societal values and your own personal valuing system; and further, how changes in societal values can affect changes in individuals' values and spending patterns.

The third unit is designed to enable you to determine how a decision made about an economic decision would affect the interpersonal relationships of an individual, a couple, and a family group.

The fourth unit broadens this general theme to various socioeconomic, cultural, and ethnic groups. It is designed to further clarify the process whereby values and goals affect spending habits as goals are achieved and new goals are accepted.

The four units are titled as follows:

Unit 1: Your Values as Expressed Through Your Spending Habits

Unit 2: Changing Values of Individuals and Society and Their Effect on Interpersonal Relationships

Unit 3: Economic Decision-Making and Interpersonal Relationships

Unit 4: Goals and Spending Patterns in Various Socioeconomic Groups

The activities in this module are sequential and each activity may be considered a lesson.

UNIT 1

YOUR VALUES AS EXPRESSED THROUGH YOUR SPENDING HABITS

Objectives

The MATCHE student will be able to create a chart expressing his or her own spending habits and describe how these patterns express their own value system.

The MATCHE student will be able to indicate the difference between de jure and de facto values and will be able to give examples of each from personal experience both as an individual and as a member of larger institutions and society.

Overview

In this unit you will analyze your own financial decision-making process and how it affect your life style. You will also attempt to draw conclusions about this value in relation to how you spend your money.

You will be introduced to the concept of de facto and de jure values. Often we say we value things but in fact spend little or not time, money, or effort enabling these spoken values to become reality. Likewise, we often spend our money and time on things we do not value at all.

You will be asked to analyze a large institution as to which of its expressed values are predominantly de facto and which are predominantly de jure.

In this unit you will examine how values are expressed in financial decisions and how values, financial decisions, and expectations affect our relationships with persons in our immediate life space.

Lesson 1: Personal Value System

Narrative Summary

No doubt in your lower division work you have been exposed to values clarification. Before we make broad conclusions about the relationship of values, financial decisions, and interpersonal relationships, we must take a careful look at ourselves in order to make the analysis both honest and personally useful. You will be asked to list all expenditures

you have made in the past month using your checking account or whatever you use to keep track of your personal expenditures. You may not have a system which will give you this kind of information, in which case you will be asked to keep an account of all expenditures for two weeks and then make another list of your long-range expenses. You will then have an opportunity to add items which you feel you value but which are not indicated on the list compiled from your financial expenditures. From this information, you will draw conclusions about what is important to you.

You will discuss the unit within a small group, sharing your work and your response to these activities.

You are encouraged to work closely with your instructor on this unit, as it requires a great deal of subjective analysis as well as the introduction of some new terms which could be easily misunderstood.

A list of activities follows and should be completed in the order listed below.

Suggested Activities

1. Using the chart (page 7) and working from all personal resources, account for as many of your personal expenditures as possible.

2. Make a simple percentage bar graph using the categories suggested in the chart. Add any categories or items which will make the chart more clear.

3. Referring to the most current Bureau of Labor Statistics or the National Consumer Finance Association, compare the amounts and percentages in your chart with the averages and amounts found in the statistics. Use statistics that are as close to your personal situation (income, etc.) as possible.

4. Construct a chart, of any style, that expresses your values. Feel free to add any values which are not covered in the above exercises.

There is no progress check for this lesson. If you feel that you have adequately covered the material upon completion of the activities, proceed to Lesson 2.

Lesson 2: De Jure and De Facto Values

Narrative Summary

In the 1950s the problem of segregation of schools was a key issue which caused changes in the law regarding racial integration of school children. The Supreme Court case of Brown vs. the Board of Education, 1953, made segregated schools illegal, and this Supreme Court decision clearly stated that segregation of schools was not to continue.

Although some opposed the decision, the vast majority of American citizens felt this kind of discrimination should be eliminated. This became, for our country, a de jure value--both legally and morally held by most.

De facto segregation, however, still is a problem in many school systems throughout the country. Because of the racial imbalance of our living patterns and because of the social and logistical problems involved, de facto segregation still is a problem, with many school systems now being forced to use busing as a solution to the change in our de jure value of integrating our schools.

Our de jure values (both legal and moral) seem to clearly indicate that integration is preferred, but de facto segregation is still a problem.

Sometimes our values as individuals are like this. We say that we value some item; but if we examine our life styles, we discover that our de facto values, expressed by our behavioral habits and spending patterns, may not express our de jure values (overtly stated) as clearly as we would like.

This gap between de facto values and de jure values can lead to wide gaps in communication and in fact greatly influence our relationships with others. Closing the gap between our de jure (stated) values and our de facto (behaviorally indicated) values can often make demands on our spending habits and can also put pressures on those who live within our life space.

Suggested Activities

1. Analyze the values stated in your chart and determine whether each stated value is predominantly de jure (something you feel as "shoulds") or predominantly de facto (something which is behaviorally indicated). Rate them on a scale of 1-10, with 1 being de facto and 10 being de jure.

2. Select a large institution with which you are somewhat familiar (i.e., schools, religious institution, government, the military service, etc.) and make a list of the values which are officially stated to be guiding the action by that agency (de jure) and a similar corresponding list of values that are expressed by the daily actions and behavior of that agency (de facto).

3. After reading the article by Norman Lobsenz and Clark Blackburn entitled "The Hidden Meanings of Money in Marriage," which summarizes work done by the Family Service Association of America, write a short essay on some of the ways your values affect your relationships with persons in your immediate life space.

   This essay is to be evaluated by your instructor.

4. Working in a small group of persons (three to four) who are working with the module and your instructor, share your responses to the activities, especially activity 4, Lesson 1, and activities 1-3, Lesson 2. Be sure that each person understands the differences between de facto and de jure values.

Suggested Resources

J.C. Penney Company, Inc. Penney's Forum: Value Clarification. Education and Consumer Relations Department. Spring/Summer, 1972. New York.

J.C. Penney Company, Inc. Penney's Forum: Self-Actualization Through Management of Resources. Education and Consumer Relations Department. Fall/Winter, 1969. New York.

When you have completed activity 4, check with your instructor and if no further activities are prescribed, proceed to the next unit.

CHART: PERSONAL ACCOUNTING LEDGER

MONTHLY LIVING EXPENSES	AMOUNT
Market Purchases: Food, Beverages, Sundries	
Automobile: Operation, Servicing, Monthly Repairs	
Utility Bills	
Laundry and Cleaning	
Clothing	
Incidental Expenses	
Medical and Dental Expenses, Prescription Drugs	
Adult Allowances	
Children's Allowances	
Family Recreation: Eating Out, Hobbies, Movies, Entertainment	
Miscellaneous Labor: Babysitting, etc.	
Subscriptions: Newspapers, Magazines	
Dues: Union, Lodge, Club, etc.	
Education: Evening courses, School Charges	
Religious Contributions	
Charity Contributions	
Unexpected Expenses	
Other Expenses	
FIXED MONTHLY PAYMENTS	
Rent or Mortgage Payment on Home	
Auto Loan Payment - Car No. 1	
Auto Loan Payment - Car No. 2	
Appliance, TV, Furniture Loans	
Personal Loans	
School Loans--NDEA, FISL, etc.	
Other Loans	
BankAmericard Payment	
Mastercharge Payment	
Other Credit Card Payments	
Major Store Contracts	
Other Contract Debts or Payments	
Taxes Due	
Regular Contributions to Others--Parents	
Alimony or Child Support	
TOTAL FIXED MONTHLY PAYMENTS	

UNIT 2

CHANGING VALUES OF INDIVIDUALS AND SOCIETY AND THEIR AFFECT ON INTERPERSONAL RELATIONSHIPS

Objectives

The MATCHE student will be able to list and describe factors which affect change in societal values.

The MATCHE student will be able to list and describe factors which affect change in individual values.

Overview

In this unit you will be introduced to two popular American writers who have written about the changing values of American values and how these changes affect individuals in our culture.

This unit will take a more traditional style, asking that you read from two books and then create content outlines of some of the factors involved in American's changing values.

It is expected that you will keep in mind what you have learned as you look at the value changes you sense in these readings. The overall module objectives are pressing you to evaluate how changes in values often effect changes in spending patterns and these in turn affect interpersonal relationships.

Finally, you will examine some of the factors which are involved in changing personal values, giving examples from your own experience.

Lesson: Societal and Individual Values

Narrative Summary

The idea of "change" in American Culture is apparently becoming an acceptable and expected element in contemporary American Society. One is not given the choice of "either change or stability." Rather, we are confronted with <u>continual change</u> and we are faced with alternatives as to how we will respond to rapid and pervasive change in our daily lives and in our society.

Jules Henry, in his book <u>Culture Against Man</u>, offers one of the most pervasive analyses of the radical changes in our culture. His analysis

is sharp and often deeply critical. Henry does offer, however, a useful and thorough analysis of the anatomy of change in American culture. You will be expected to read the introduction and the first two chapters of his book.

Charles Reich, in his popular book The Greening of America, gives us a bit more popularized and somewhat more palatable analysis of change in our country--its roots and its problems.

Suggested Activities

1. Make an outline of the Introduction and the first two chapters of Jules Henry's book, Culture Against Man, with special attention to the factors which effect change in societal values.

2. Make a content outline of the Introduction and chapters 1,2,3,4, and 9 of Charles Reich's book, The Greening of America, with special emphasis on the differences between consciousness I, consciousness II, and consciousness III. Think about how these different orientations are expressed in spending habits and individual and family life styles. Discuss your ideas with other students.

3. Write a short essay indicating which of the major changes mentioned in the readings affects you most critically. Which of these changes has affected your personal value structure? A good indicator might be the differences you feel between your values and those values expressed by your parents' generation. Submit the essay to your instructor.

4. Give a personal example of how each of the following factors has influenced your own value system and/or life style:

   a. External factors--values changes in society which directly relate to an individual's life style (as mentioned above)

   b. Fulfillment of previously held values

   c. Personal environmental changes--changes in life style, death of spouse, divorce, relocation, separation, etc.

   d. Aging and the resultant changes in maturity

   e. Value clarification

   f. Bio-chemical and physical changes--major health crises, handicaps, puberty, menopause, drugs, etc.

   g. Religion--a shift in religious perspective

   h. Changes in the value system of another person within an individual's life space

i. Changes in job and/or financial income

j. Significant life experiences--participation in war, travel, birth of a child, first encounter with death of friend or relative, etc.

k. Education

5. Trace five of these factors listed in activity number 4 and show how shifts in these areas would affect your life style and/or value structure as well as your personal financial expenditures.

Suggested Resources

Henry, Jules. Culture Against Man. New York: Random House, 1963.

Reich, Charles A. The Greening of America. New York: Random House, 1970.

Progress Test

As a progress test for this unit, evaluate, in conference with your instructor, your essay, your examples, and the five factors selected for final evaluation as to the effect of shifts in personal values.

UNIT 3

ECONOMIC DECISION-MAKING AND INTERPERSONAL RELATIONSHIPS

Objectives

Given three economic decision-making situations, the MATCHE student will be able to formulate and justify statements which indicate how a decision made in each situation might affect the spending patterns and interpersonal relationships of 1) an individual, 2) a husband and wife, and 3) a family group.

Overview

In this unit you will be given a chance to apply the knowledge you have gained to discover how economic decisions affect spending patterns and possible interpersonal relationships.

This unit is designed to be practical in nature. It is the intention of this unit to bring the more theoretical information gained in the preceding two units to some case studies which you will find in personal interviews.

Since more practical work and evaluation will, by nature, bring more varied responses, it is again important that you evaluate your interviews carefully with your instructor for completeness and objectivity as well as for content.

Lesson: Spending Patterns in Varied Individual and Group Relationships

Narrative Summary

Unfortunately, few persons are ever adequately prepared for radical changes in financial management of personal income. The result is two-fold: when persons are faced with radical changes, they tend to deal with them as crises and rarely take advantage of all the possible alternatives which could have been creative responses to the challenge of the situation. Second, persons who experience a sudden increase in income often have as many problems as those who experience a sudden shrinkage in income.

In this lesson you will interview persons in three different situations. Using your reading and prior work, interview these persons and discover how changes affect their financial spending, life style, and interpersonal relationships with persons in their life space.

In the first situation, identify a single person who is employed full time. At the beginning of the interview, attempt to discover basic facts about his or her life style and spending habits, both de facto and de jure. Listen for differences between what he or she says and he or she values and what kinds of values are behaviorally expressed in his or her life style. When you feel you have a good grasp of the life style, ask the person to imagine that he or she has just been given a one-third increase in salary. You will then attempt to discover how this increase would affect his or her life style, including quality and quantity of interpersonal interaction. Many persons overspend after an increase in salary and purchase items on credit which in fact may actually decrease their monthly disposable income.

In the second situation, find a couple who are renting an apartment or modest home. Spend some time attempting to assess their life style using categories and skills and resources gained from your lower division work. When you feel that you are aware of the essentials of their life style, you will ask them to try to imagine that they are about to purchase a home. Many people who rent homes or apartments never consider the advantages or disadvantages of purchasing a home. Other persons, discouraged by high rent, find it difficult to save enough to make a down payment. Many of these people who are trapped in rental housing do not evaluate carefully what it would take to make this kind of financial decision. How would purchasing a home affect their life style if they decided to put the energy and time into it? How would it affect their interaction with each other as their de facto values would change as a result of the shift in financial spending necessary to purchase a home and save for a down payment?

The third situation involves a family group. You will be asked to interview a family which has at least one child living in the family unit: attempt,as above, to gather basic information about their value system, life style, and styles of interpersonal relationships. This time, you will propose to the family that the major wage earner would like to return to school for two years to get an advanced degree in his or her chosen field.

Many families establish patterns and role expectations in marriages which do not allow for radical changes, such as the major wage earner returning to school for an advanced degree. While this usually promises increased income over the rest of the wage earner's career, the apparent short-term problems prevent many persons from completing a degree or educational program or even a major career change that would be beneficial to the life of the entire family for the rest of the career oriented duration.

These activities will give you skills in discovering some of the practical ways these kinds of changes can affect financial expenditures and interpersonal relationships.

Suggested Activities

1. Identify a single individual who is working full time. Using good listening skills, ask questions of this individual which will give you a broad view of his or her general life style, de facto and de jure values, and general styles of personal interaction. Then propose to him or her that, because of a promotion, there has been a one-third increase in salary. Try to determine how the person would use the increased income. How would it affect spending patterns? How would it affect life style? How would it affect interpersonal relationships with friends?

2. Identify a couple and do a basic interview as indicated in narrative of this unit. Then propose that they are about to decide to purchase a home. How would this affect their spending patterns? How would it affect their life style as they planned to make this decision? How would it affect their relationship and relationships with their friends?

4. Identify a family unit with at least one child living with the family unit. Conduct a basic interview and propose that the major wage earner of the family has decided to return to school to complete an advanced degree in their field. How would this affect their spending patterns? How would it affect their life style as their income would change radically? How might it affect their home environment and the interrelationships between family members?

5. Now prepare these interviews for evaluating with your instructor by writing a four to five page summary of each interview with your evaluation of each experience. Give a copy of the evaluations to your instructor and evaluate the completeness of your interview, its objectivity, and finally its usefulness and accuracy of analysis regarding the influence of these decisions on the life style, financial expenditures, and interpersonal relationships.

Suggested Resources

J.C. Penney Company, Inc. Penney's Forum: Consumer Behavior: What Influences It? Education and Consumer Relations Department. Spring/Summer, 1971. New York.

Progress Test

The progress test for this unit will be the evaluation of your work which you will do with your instructor as outlined in activity 5.

UNIT 4

GOALS AND SPENDING PATTERNS IN VARIOUS SOCIOECONIMIC GROUPS

Objective

Given different socioeconomic groups, the MATCHE student will be able to identify whether a specific stated need is an immediate, short-term, or long-term goal. The MATCHE student will also be able to hypothesize regarding the effect of the successful or unsuccessful attainment of the stated goal on the personal relationships of the family and further how these situations would affect the spending patterns of the family.

Overview

In this final unit, you will be synthesizing all of the information and experiences gained in the prior units and will attempt to hypothesize about the effects of changing goals on various socioeconomic and cultural groups.

It will be helpful for you to determine whether a stated goal or need is immediate, short-term, or long-term, and you will be given some guidelines by which to formulate a method of your own to determine the status of a stated goal or need.

You will be introduced to Abraham Maslow's hierarchy of needs as it applies to various goals of individuals and families, and you will be asked to hypothesize how the attainment of one goal would affect the entire constellation of goals a family or individual might hold. The basic understanding of the interaction of the basic hierarchy of needs will help to make you aware of the differing patterns of needs of various socioeconomic groups and how the fulfillment of one need may leed to the acceptance and fulfillment of needs further up on Maslow's hierarchy.

Lesson: Spending Patterns of Different Socioeconimic Groups

Narrative Summary

In his classic work on motivational theory, Motivation and Personality, Maslow suggests a hierarchy of needs centering around five basic categories. These basic groups of needs are organized in such a way that basic needs are centered at the bottom. These needs often become translated into basic values and goals and need to be satisfied before an individual or family unit can accept higher needs and goals. Likewise, any threat to a lower or more basic need calls for immediate attention and often

nullifies any attention previously given to higher needs or goals. Maslow does not feel that this is an ironclad theory which is an inflexible and rigid theory, unable to be used because inevitable variances occur among individual cases. Rather, it is a useful guideline for the analysis of motivation and changes in values and needs of individuals and family units. Also, there is always a constellation of motivational factors around any behavior, and this understanding prevents us from over-simplification in our analysis of human needs and behavior.

It is important when evaluating your life style to discriminate between immediate, short-term and long-term goals. Immediate goals are those that center around factors which need to be solved immediately. They are often factors associated with health and safety needs which, when predominant (as needs), call for our immediate attention and are top priority when held alongside other needs. Short-term needs are those that call for our attention when basic physiological and safety needs are satisfied. Long-term goals and needs are those which require great amounts of time to fulfill and which come to attention when immediate short-term needs are fulfilled. Often people try to put time limits on the defintion of immediate, short-term, and long-term needs. This can lead to shallow analysis, as some short-term needs can best be solved with long-term decisions and some long-term problems can quickly become immediate goals as values and situations shift.

It should become evident that lower socioeconomic groups often are not able to adequately satisfy the basic needs which would allow them to approach the more sophisticated and psychologically demanding esteem and self-actualizing needs Maslow suggests. This predominance of attention to the lower physiological and safety needs gives little energy to pursue self-actualization. Also, while Maslow seems to suggest that the fulfillment of basic needs will naturally lead to the acceptance of higher needs, it does not seem to follow that the fulfillment of all lower needs would necessarily lead to self-actualization. This is a delicate relationship which should be examined carefully in your reading in Motivation and Personality.

You will be asked to write a hypothetical case study, using all the information in these four units, which will demonstrate your understanding of the interrelationship of changes in values and goals and how these can lead to changes in financial expenditures and personal relationships, especially as it applies to different socioeconomic groups.

Suggested Activities

1. Review your work in this module, giving special attention to Units 2 and 3. Re-read your essays and reports of interviews as background and integrate these activities as you prepare for new material.

2. Read Chapters 3-9 in Maslow's book, Motivation and Personality. Make an outline of the five categories of needs suggested and give an example of each from your own experience.

3. From your reading in Maslow and in the narrative summary of this unit, formulate a short theory about how to determine which are immediate, short-term, and long-term goals. Evaluate this theory with your instructor.

4. Write a six to eight page case study of a hypothetical family from a low-income area. Indicate how, because of their low income, their basic needs may hold down expectations and the fulfillment of the higher needs suggested by Maslow in your reading.

   Using the case study, trace how the fulfillment of these basic needs of this hypothetical low-income family might lead the family to new goals and how this might affect the family's spending habits; how it might improve their ability to discover more possibilities for their life style; and how this would affect their interfamilial relationships and interaction.

Suggested Resource

Maslow, Abraham. Motivation and Personality. New York: Harper Row, 1970.

MODULE POSTTEST

When you and your instructor agree that the objectives have been successfully achieved, you may proceed to the Module Posttest.

Suggested Resources

A.A.U.W. Value Workshop. Washington, D.C.: A.A.U.W. Sales Office, 1972.

American Home Economics Association. Consumer Credit and Family Financial Management. Proceedings of National Workshop. Washington, D.C.: 1967.

Christensen,Harold T., ed. Handbook of Marriage and the Family. Chicago: Rand McNally, 1964.

Crandall, Elizabeth W.; Irma H. Gross; and Marjorie M. Knoll. Management for Modern Families. New York: Appleton-Century-Croft, 1973.

Henry, Jules. Culture Against Man. New York: Random House, 1963.

J.C. Penney Compa y, Inc. Penney's Forum: Value Clarification. Education and Consumer Relations Department. Spring/Summer, 1972. New York.

J.C. Penney Company, Inc. Penney's Forum: Self-Actualization Through Management of Resources. Education and Consumer Relations Department, Fall/Winter, 1969. New York.

J.C. Penney Company, Inc. Penney's Forum: Consumer Behavior: What Influences It? Education and Consumer Relations Department. Spring/Summer, 1971. New York.

Klemer, Richard H. Marriage and Family Relationships. New York: Harper and Row, 1970. Chapter 22.

Maslow, Abraham. Motivation and Personality. New York: Harper and Row, 1970.

Reich, Charles A. The Greening of America. New York: Random House, 1970.

MODULE PRE/POSTTEST

Student_____

The Relationship Between
Spending Patterns and
Interpersonal Relationships

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of the pretest results.

1. List seven different factors that affect changes in societal values.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

2. Explain the difference between defacto and de jure values and how the two different valuing systems are often expressed in behavioral patterns of individuals and groups.

   a. Give an example of the de facto and de jure values of a large institution.

   b. Explain two specific ways de jure values can become de facto values.

3. List seven factors which influence change in individuals' values and value system.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

4. Trace five changing societal values which you think would affect an individual's values, and explain how these changing values would be reflected in an individual's spending patterns.

5. Give an example of how a financial decision would affect the personal relationship of a person as they relate to other persons in their immediate life space.

6. List Maslow's hierarchy of needs and explain how this hierarchy relates to the financial needs of various socioeconomic families.

7. Give an example of immediate, short-term, and long-term goals and relate them to Maslow's hierarchy of needs.

8. In light of your answers to Questions 6 and 7, write a hypothetical case study of a small family which indicates your understanding of how the fulfillment of immediate and short-term needs can lead to the exploration and fulfillment of long-term individual and family goals.

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

The Relationship Between Spending Patterns and Interpersonal Relationships

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. The following factors are acceptable:

   a. Mass communications, such as television, radio, newspapers, magazines.

   b. Art and aesthetic creation, such as film, music, the dance.

   c. Environmental change, such as necessary changes in housing patterns, natural resources, transportation systems (aviation, rapid transit).

   d. Changes in religious movements.

   e. Educational systems (higher percentage of students going to college).

   f. Governmental structural change--affect change in societal values.

   g. Global political pressures can affect societal values.

   h. Changes in economic system, such as depression, inflation, welfare systems

2. De jure values--commonly held and expressed verbally by individuals and groups, but not necessarily expressed behaviorally.
   De facto values-behaviorally expressed, they represent what actually is happening.
   Student answers will differ on application level.

   a. Answers will vary, consult instructor

   b. 1. legal 2. values clarification

3. The following factors are acceptable alternatives.

   a. External--value changes in society which directly relate to an individual's life style (as mentioned above).

   b. Fulfillment of previously held values

   c. Personal environmental changes--changes in life style, death of spouse, divorce, location, separation, etc.

d. Aging and the resulting changes in maturity

e. Value clarification

f. Bio-chemical and physical changes--handicaps, puberty, menopause, drugs, etc.

g. Religion--a shift in religious perspective

h. Changes of value system of other persons within an individual's life space

i. Changes in job and/or financial income

j. Significant life experience--participation in war, travel, birth of child, first encounter with death of friend or relative

k. Education

4. Examples are: Present-oriented vs. future-oriented, changing balance between work and leisure, dual role of both male and female, importance and expected outcome of the educational process, changing attitude toward the concept of permanence, thrust toward individualization, change in relationship to authority, and attitudes towards age structure in society. The above should be clearly related to the individual spending patterns.

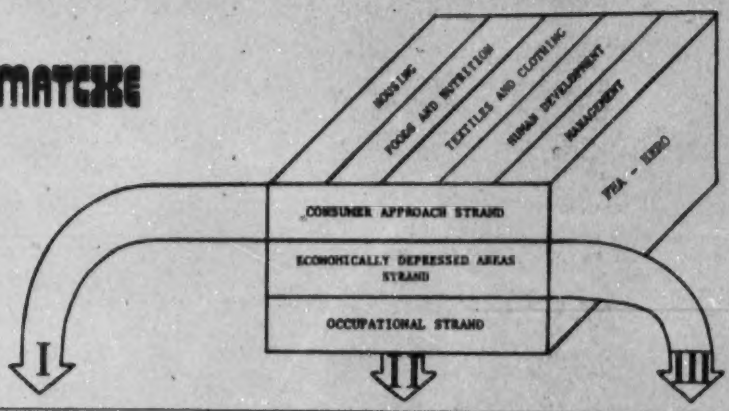
5. Examples: 1) a decision by high school students to continue their education in a post-secondary institution and its effect on their immediate family; 2) a decision by college students in selection of housing; 3) a decision by a college student to either marry, have children, purchase home and car, etc.

6. a. physiological
   b. safety
   c. belongingness and love needs
   d. esteem
   e. self-actualization

7. immediate--food acquisition (low socioeconomic)
   short-term--meaningful interpersonal relationships
   long-term--advanced degree (middle-class persons)

8. Answers will vary according to hypothetical model.

MATCHE



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumper Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele